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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

CLERK U.S. BANKRUPTCY COURT - WDPA

In Re: : Bankruptcy No. 22-10094-TPA

Rodney M. Lamont AND : Chapter 13

Cindy S. Lamont, :

Debtors :

Related to Document No. 30

Rodney M. Lamont AND

Cindy S. Lamont,

Movant :

v. :

Fay Servicing, LLC,

AND

Ronda J. Winnecour/Esquire

Chapter 13 Trustee,
Respondents

INTERIM MORTGAGE MODIFICATION ORDER

On June 23, 2022, the above-named Debtor and Fay Servicing, LLC ("Creditor") entered into a trial modification (the "Trial Modification"), through the Court's *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor's residence. The terms of the Trial Modification require an initial trial payment of \$1345.48 and subsequent monthly payments in the amount of \$541.98 ("Trial Payments") to begin on **August 1**, 2022 and to continue in that amount until **October 1**, 2022 (the "Trial Modification Period"). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 30th day of June, 2022, for the foregoing reasons it is hereby ORDERED, ADJUDGED and DECREED that:

The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor, with a payment address of PO Box 814609, Dallas, TX 75381, for the Trial Modification Period. Each Trial Payment shall be made as follows: <u>August 2022 (\$1345.48)</u>, <u>September 2022 (\$541.98)</u> and October 2022 (\$541.98). Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the amount of \$541.98 as the Trial Payments until further Order of Court.

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(1) In the event that a Permanent Modification is reached between the Parties, the Debtor

immediately shall file a Motion to Authorize the Loan Modification in compliance with W.PA.LBR 9020-6(d).

(2) The LMP Period is extended until fourteen (14) days after the expiration of the Trial

Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14)

days after the expiration of the Trial Modification Period, then the Debtor shall immediately file and serve either a

Motion to Extend the Loss Modification Period pursuant to W.P.A.LBR 9020-5(b) or a Motion to Terminate the Loss

Modification Program pursuant to W.P.A.LBR 9020-5(c) that sets forth the specific reasons why an agreement was

not reached.

(3) Any Party may seek a further hearing regarding the amendment or termination of this

Order at any time during the Trial Modification Period by filing an appropriate Motion.

(4) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically

on the Chapter 13 Trustee at the following email address: LMP@chapter13trusteewdpa.com and Debtor

shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13

Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.

omas P. Agresti,

UNITED STATES **N** NKRUPTCY JUDGE

Case administrator to serve:

Debtor(s)

Counsel for Debtor(s)

[Counsel for Creditor]

Ronda J. Winnecour, Esq. Ch 13 Trustee

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-10094-TPA

Rodney M. Lamont Chapter 13

Cindy S. Lamont Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 2
Date Rcvd: Jun 30, 2022 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2022:

Recipi ID Recipient Name and Address

db/jdb + Rodney M. Lamont, Cindy S. Lamont, 124 Oak Street, Warren, PA 16365-2840

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup

Mortgage Loan Trust 2019-C bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Rodney M. Lamont dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Cindy S. Lamont dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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TOTAL: 5